[Current Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: URGENT: Payment Declined for Account [Account Number/Invoice Number]

Dear [Customer Name],

We are writing to inform you that the recent attempt to process your payment using the credit card on file ended in a decline. As a result, your balance of $[Amount Due] remains outstanding.

To avoid any interruption in service or late fees, please update your payment information or settle the balance immediately. You can resolve this through one of the following methods:

- Log in to your online account at [Website URL] and update your billing details.
- Call our billing department at [Phone Number] to pay over the phone.
- Provide an alternative payment method.

If you have already made this payment or believe this notice was sent in error, please contact us as soon as possible so we can update our records.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]
[Company Name]
[Contact Information]